

Case ID	Date	Time	User	ES	NEPQ	Details
7092244537	10/21/2012	4:13:40 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 10/16/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$449</p> <p>Shortage / Deposit = \$449</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p> <p>(7)</p> <p>Tax P</p>
7092244537	11/1/2012	9:53:55 PM	Background Processor	CS	ACHW	<p>- This Comment was auto-generated in batch mode.</p> <p>ACH Creation through WEB</p>
7092244537	11/1/2012	9:53:57 PM	Background Processor	CS	ACHW	<p>ACH Creation through WEB</p>
7092244537	11/2/2012	9:54:24 PM	Background Processor	PYMT		<p>Payment received from Outsource for \$980.16 Source OAC - each1102 and was forwarded to: Cashier queue, user-id: Cashier Confirmation Number = 201211010082288</p>
7092244537	11/2/2012	9:54:26 PM	Background Processor	BNOT		<p>As of 11/02/2012 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B</p>
7092244537	11/5/2012	3:22:02 AM	Vijay Raj	ES	NEPQ3	<p>11/05/2012</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 11/2/2012</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$441</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$148   Interim T&amp;I Disbursements = \$0   Total T&amp;I Disbursements During Trial Period = \$604   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$604   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>(7)</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 11/2/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$449</p> <p>Shortage / Deposit = \$449</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p> <p>(7)</p> <p>Tax P</p>
7092244537	11/5/2012	6:13:02 AM	Vijay Raj	ES	NEPQ	<p>(7)</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 11/2/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$449</p> <p>Shortage / Deposit = \$449</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p> <p>(7)</p> <p>Tax P</p>



ID	Date	Time	Name	Status	Action
7092244537	12/10/2012	6:17:13 AM	Vijay Raj	ES	New-Escrowed Payment Quote HWP 3 Month Trial Period: Effective Date = 12/3/2012 Escrow Payment = \$199 Total Shortage = \$526 Total Capitalization = \$604 Borrower Paid MI Premium = \$0 Escrow Balance = \$261   Interim T&I Disbursements = \$0   Total T&I Disbursements During Trial Period = \$604   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$604   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0
7092244537	12/10/2012	7:37:32 AM	Vijay Raj	ES	{7} New-Escrowed Payment Quote: Effective Date = 12/4/2012 Escrow Payment = \$199 Total Deposit = \$534 Shortage / Deposit = \$534 Delinquent Tax = \$0 & I = \$0 {7}
7092244537	12/12/2012	1:41:47 PM	Background Processor	BNOT	Breakdown as Follows:  As of 12/12/2012 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto-B - This Comment was auto-generated in batch mode. 12/14/2012 Account Reported To Credit Bureau (as of 11/30/12)LPI: 10/26/12 UPB: 83,489 Mthly Pmt: 980 Status: 11 [ Current ] Original Charge Off Amt: 0 Payment History[24 Mon]: 00000104323BBBBBBBHHH Payment received from Outsource for \$980.16 Source SP7 - sp1214 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 1040436 New-Escrowed Payment Quote HWP 3 Month Trial Period: Effective Date = 12/17/2012 Escrow Payment = \$199 Total Shortage = \$611 Total Capitalization = \$604 Borrower Paid MI Premium = \$0 Escrow Balance = \$375   Interim T&I Disbursements = \$0   Total T&I Disbursements During Trial Period = \$604   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$604   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0
7092244537	12/13/2012	7:17:08 PM	Alex Lombardo	GC	
7092244537	12/14/2012	5:53:50 PM	Background Processor	PYMT	
7092244537	12/19/2012	7:28:16 AM	Vijay Raj	ES	

## Breakdown as Follows:

(7)

7092244537	12/20/2012	7:45:39 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 12/17/2012</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$619</p> <p>Shortage / Deposit = \$619</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p>	Tax P
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(7)

- This Comment was auto-generated in batch mode.

7092244537	12/27/2012	2:20:37 PM	Savio Monte	CU	CUST	<p>Davox Phone Call Out; Customer Contact; Spoke with David Daugherty, verified borrowers ssn. SCRIPT ID: RPC VERIFY SSN</p>
7092244537	12/27/2012	2:21:18 PM	Savio Monte	CL	PYIQ	<p>Davox Phone Call Out; Payment Inquiry; Provided the customer with the current outstanding balances of \$980.16. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE</p>
7092244537	12/27/2012	2:22:04 PM	Savio Monte	CL	CNOC	<p>Davox Phone Call Out; Customer Contact-No Commitment; Advised customer the outstanding amount and asked if they were able to pay it and they indicated they cannot. Add notes: Script ID: HELP YOU 1</p>
7092244537	12/27/2012	2:22:42 PM	Savio Monte	CL	PTPYS	<p>Customer provided the following payment information: Speedpay via WEB payment of \$ 980.16 on or before 12/31/2012. Promise date: 12/31/2012 Followup date: 01/02/2013 Script ID: PAYMENT 19A</p>
7092244537	12/27/2012	2:23:38 PM	Savio Monte	WQ		<p>Call Ended. Script ID: END SCRIPT</p>
7092244537	1/7/2013	1:33:11 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 1/2/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$611</p> <p>Total Capitalization = \$604</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$375   Interim T&amp;I Disbursements = \$0   Total T&amp;I Disbursements During Trial Period = \$604   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$604   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p>

## Breakdown as Follows:

(7)

7092244537	1/7/2013	7:31:56 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 1/2/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$619</p> <p>Shortage / Deposit = \$619</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p> <p>{7}</p>	Tax P
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7092244537	1/11/2013	3:43:29 AM	Background Processor	BNOT		<p>- This Comment was auto-generated in batch mode.</p> <p>As of 01/11/2013 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto-B</p> <p>Payment Received from Outsource for \$980.16 Source SP7 - sp0114 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10342291</p> <p>Account Reported To Credit Bureau (as of 12/31/12)LFI: 11/26/12 UPB: 83,301 Mchly Pmt: 980 Status: 11 { Current } Original Charge Off Amt: 0 Payment History[24 Mons]: 00000104323BBBBBBBBBB</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 1/16/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$1185</p> <p>Total Capitalization = \$116</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$489   Interim T&amp;I Disbursements = \$604   Total T&amp;I Disbursements During Trial Period = \$0   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$0   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p>
7092244537	1/14/2013	5:59:25 PM	Background Processor	PYMT		
7092244537	1/14/2013	6:51:06 PM	Alex Lombardo	GC		
7092244537	1/20/2013	11:16:03 PM	Vijay Raj	ES	NEPQ3	<p>Effective Date = 1/16/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$1185</p> <p>Total Capitalization = \$116</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$489   Interim T&amp;I Disbursements = \$604   Total T&amp;I Disbursements During Trial Period = \$0   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$0   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p>

Breakdown as follows:

(7)

7092244537	1/21/2013	4:40:37 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 1/16/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$100</p> <p>Shortage / Deposit = \$100</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p> <p>{7}</p> <p>Tax P</p>
7092244537	2/4/2013	6:13:50 PM	Background Processor	PYMT		<p>- This Comment was auto-generated in batch mode.</p> <p>Payment received from Outsource for \$980.16 Source SF7 - sp0204 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10639795</p> <p>As of 02/04/2013 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By Auto-B</p>
7092244537	2/4/2013	6:13:52 PM	Background Processor	BNOT		
7092244537	2/9/2013	1:57:28 PM		CS	EMAP	<p>02/06/2013</p> <p>The customer has provided email address.</p>
7092244537	2/12/2013	10:04:32 PM	Background Processor	CS	1098C	<p>New 2012 1098 year end statement generated and sent.</p>
7092244537	2/21/2013	7:05:10 AM	Vijay Raj	ES	NEPQ3	<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 2/19/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$207</p> <p>Total Capitalization = \$1180</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-2   Interim T&amp;I Disbursements = \$0   Total T&amp;I Disbursements During Trial Period = \$1177   Hazard Disbursements During Trial Period = \$1177   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$0   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p>
7092244537	2/21/2013	7:01:46 PM	Alex Lombardo	GC		<p>{7}</p> <p>Account Reported To Credit Bureau (as of 01/31/13)LFI: 12/26/12 UPB: 83,111 Mthly Pmt: 980 Status: 11 [ Current ] Original Charge Off Amt: 0 Payment History(24 Wons): 0000000104323BBBBBBBBBB</p>
7092244537	2/25/2013	12:35:15 AM	Vijay Raj	ES	NEPQ	<p>New-Escrowed Payment Quote:</p> <p>Effective Date = 2/20/2013</p> <p>Escrow Payment = \$199</p> <p>Total Deposit = \$788</p> <p>Shortage / Deposit = \$788</p> <p>Delinquent Tax = \$0</p> <p>&amp; I = \$0</p> <p>{7}</p> <p>Tax P</p>

- This Comment was auto-generated in batch mode.

7092244537	3/4/2013	12:18:06 AM	Background Processor	FORM	EARL	Early Late Notice
7092244537	3/4/2013	5:51:46 AM	ViJay Raj	ES	NEPQ3	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 3/1/2013 Escrow Payment = \$199 Total Shortage = \$1384 Total Capitalization = \$2 Borrower Paid MI Premium = \$0 Escrow Balance = \$-2   Interim T&I Disbursements = \$0   Total T&I Disbursements During Trial Period = \$0   Hazard Disbursements During Trial Period = \$0   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$0   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0

Breakdown as follows:

7092244537	3/7/2013	5:55:21 AM	ViJay Raj	ES	NEPQ	(7) New-Escrowed Payment Quote: Effective Date = 3/1/2013 Escrow Payment = \$199 Total Deposit = \$788 Shortage / Deposit = \$788 Delinquent Tax = \$0 & I = \$0 (7)	Tax P
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7092244537	3/11/2013	6:01:52 PM	Background Processor	IVR	IVRC	- This Comment was auto-generated in batch mode. CUSTOMER CONTACT VIA IVR ISN RCK: 3343 RCD: 40630088ANI: 3046153238 CUSTOMER CONTACT VIA IVR ISN RCK: 3772 RCD: 40667134ANI: 3046153238 Phone Call In; Customer Contact; Talked to David Daugherty and verified last 4 digits of their SSN.. SCRIPT ID: VERIFYSSN. Phone Call In; Payment Inquiry; Provided the customer with the current outstanding balances of \$980.16. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE
7092244537	3/12/2013	1:07:30 PM	Background Processor	IVR	TVRC	
7092244537	3/12/2013	1:09:02 PM	Shahbaz Hussain	CU	CUST	
7092244537	3/12/2013	1:09:26 PM	Shahbaz Hussain	CL	PYIQ	

7092244537	3/12/2013	1:09:52 PM	Shahbaz Hussain	CL	PTPYS
7092244537	3/12/2013	1:10:59 PM	Shahbaz Hussain	WQ	
7092244537	3/12/2013	1:11:39 PM	Shahbaz Hussain	WQ	
7092244537	3/12/2013	1:11:45 PM	Shahbaz Hussain	WQ	
7092244537	3/14/2013	2:24:25 PM	Background Processor	BNOT	
7092244537	3/15/2013	6:38:20 AM	Rajkumar Singh	RS	WCCRF
7092244537	3/15/2013	6:38:51 AM	Rajkumar Singh	RS	WCCD
7092244537	3/15/2013	6:38:56 AM	Rajkumar Singh	RS	RSDR
7092244537	3/15/2013	6:56:12 PM	Background Processor	PYMT	
7092244537	3/15/2013	7:32:56 PM	Alex Lombardo	GC	
7092244537	3/16/2013	2:22:03 AM	Chandra Kumar	PD	RECM
7092244537	3/16/2013	3:17:18 AM	Chandra Kumar	CL	NOACTION
7092244537	3/18/2013	11:26:28 PM	Kodanda M	RS	CRINV
7092244537	3/18/2013	11:26:28 PM	Kodanda M	CS	INVALID

Customer provided the following payment information: Speedpay via WEB payment of \$ 980.16 on or before 03/14/2013. Promise date: 03/14/2013 Followup date: 03/16/2013 Script ID: PAYMENT 19A  
Phone Call In: Contact Info Provided; Caller wanted the fax number for the Research Department. Advised it was 1-407-737-6375. SCRIPT ID: DEPARTMENT FAX  
Phone Call In; Of CMSI Recently Offered; Offered customer the Optional Product of CMSI marketing option, but they were not interested. SCRIPT ID: CLOSING WEB MARKET  
Call Ended. SCRIPT ID: END SCRIPT  
As of 03/14/2013 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto-B  
03/19/2013  
Written Customer Correspondence Received via Fax  
Customer Credit Inquiry  
Customer Dispute Received  
Payment received from Outsource for \$980.16 Source SP7 - sp0315 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10896204  
Account Reported To Credit Bureau (as of 02/28/13)IPT: 01/26/13 UPB: 82,920 Mthly Pmt: 980 Status: 11 [ Current ] Original Charge Off Amt: 0 Payment History(24 Mons): 0000000104323BBBBBBBBB  
Research Comment: S:\Residential Servicing 2\RESEARCH\RESEARCH\Research 1\Research Faxes\2012\2013\March-2013\15 March 2013\3-15-13\7092244537  
No Action Taken On Collection Screen  
INVALID/ERRONEOUS CR DISPUTE  
Invalid Research Request.



7092244537 3/18/2013 11:26:50 PM Kodanda M CORR WCDC CUSTOMER INQUIRY COMPLETED: Please refer to PLML/ RLFX/ RLEL/ REIM execution codes for letter dispatch confirmation. Details:

March 18, 2013

David Daugherty  
35 Valley View Drive  
Vienna, WV 26105

RE: LOANNUMBER: 7092244537

Property Address: 35 Valley View Dr  
Vienna, WV 26105

Dear David Daugherty

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern: You expressed concern regarding the past due amount reflected in the credit report made on March 2012.

Response: Please note the amount reflecting on credit report is calculated, as follows:

Past due amount= monthly mortgage payment X the no. of months' delinquent + late charges + other advances + escrow advances- suspense (partial payment) credit.

Our records indicate that the credit reporting made for the month of March 2012, reflected the total past due amount as \$6,128.39. As of March 2012, your loan was due for the November 26, 2011 contractual payment and the total amount past due on the loan was in the amount of \$6,128.39.

Please note that, Owen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed.

Please note that, we have reviewed and it was determined that the past due amount reflecting on the credit reporting made for the month of March 2012 is correct. However, foreclosure proceedings were initiated on the loan on April 18, 2012, as the loan was past due for the November 26, 2012 payment as of that date. Further, the foreclosure proceedings were stopped on April 23, 2012, as the loan was reinstated. Our records indicate that the foreclosure reporting made on the loan is valid and cannot be altered.

We report to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. However, if you believe that there is a discrepancy in the way the loan has been reported by the credit bureaus, please contact the concerned credit

bureaus directly

As of the date of this letter, the loan is due for the March 26, 2013 payment. For any further concerns regarding the loan; please contact our Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website ([www.ocwen.com](http://www.ocwen.com)) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Sincerely,

Chandra Kumar  
Research Department  
OCWEN

Details:

7092244537	3/18/2013	11:37:03 PM	Kodanda M	PD	DISR	DISPUTE RESOLVED/COMPLETED
7092244537	3/18/2013	11:37:05 PM	Chandra Kumar	CL	NOACTION	No Action Taken On Collection Screen
7092244537	3/18/2013	11:37:07 PM	Background Processor	CORR	WCDR	WRITTEN DISPUTE CORRESPONDENCE RECEIVED
7092244537	3/20/2013	1:40:41 AM	Harish Rao	RS	ACDVRC	- ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED BMR Automated CDV

Control Number: 99993078032699088  
Subscriber Code: 465F501690

Borrower's concern with reporting: Not his/hers. Provide or confirm complete ID.

DD/OLS 001664

7092244537	3/20/2013	1:40:46 AM	Harish Rao	RS	ACDVFC	<p>Reporting received from Credit Bureau:</p> <p>Reporting to Credit Bureau: Verified, hence bwr is responsible.</p> <p>Discrepancy (NAME, ADD, SSN): Details:</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>Control Number: 99993078032699088</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:</p> <p>Reporting to Credit Bureau: Verified, hence bwr is responsible.</p> <p>Discrepancy (NAME, ADD, SSN): Details:</p> <p>INVALID/ERRONEOUS CR DISPUTE</p> <p>BWR Automated CDV</p> <p>DAVID M DAUGHERTY</p> <p>Control Number: 99993078032699087</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001: Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau: DAVID M DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: bwr has signed the note, hence responsible, ssn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN): none Details: r</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID M DAUGHERTY</p> <p>Control Number: 99993078032699087</p> <p>Subscriber Code: 465FS01690</p> <p>Borrower's concern with reporting: 001: Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau: DAVID M DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau: bwr has signed the note, hence responsible, ssn matches, checked CIS</p> <p>Discrepancy (NAME, ADD, SSN): none Details: r</p> <p>INVALID/ERRONEOUS CR DISPUTE</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>Insufficient Funds</p> <p>Check Number: SPFD</p> <p>Check Amount: 980.16</p> <p>Check Date: 03/15/13</p> <p>Chargeback Amount: 980.16</p>
7092244537	3/20/2013	1:40:47 AM	Harish Rao	RS	CRINV	
7092244537	3/20/2013	2:08:50 AM	Rajkumar Singh	RS	ACDVFC	
7092244537	3/20/2013	2:08:55 AM	Rajkumar Singh	RS	ACDVFC	
7092244537	3/20/2013	2:08:57 AM	Rajkumar Singh	RS	CRINV	
7092244537	3/20/2013	2:08:59 AM	Rajkumar Singh	RS	CRINV	
7092244537	3/20/2013	5:21:39 PM	Girish Thorat	FORM	NSFCI	

Eff Date: 03/15/13

7092244537	3/20/2013	9:15:04 PM	Tushar Mathkar	PD	RLML	Research Letter Mailed Previous Business Day
7092244537	3/20/2013	9:15:06 PM	Background Processor	BNOT		{1} As of 03/20/2013 Past Due 1,005.16 Curr Due 980.16 Total Due 1,985.32 Requested By Auto-R
7092244537	3/21/2013	2:05:11 AM	Anjali Balakrishnan	RS	ACDVR	03/22/2013 BMR Automated CDV Control Number: 99993078032699086 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID M DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address.
7092244537	3/21/2013	2:05:18 AM	Anjali Balakrishnan	RS	ACDVFC	Details: . Form Completed and Sent Electronically (It is not mailed): BMR Automated CDV Control Number: 99993078032699086 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID M DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address. "Please note: Litton loan, information updated as per LSAMS and RADAR."
7092244537	3/21/2013	2:05:22 AM	Anjali Balakrishnan	RS	CRINO	Details: . CR - CREDIT INQUIRY DISPUTE RECEIVED "Please note: Litton loan, information updated as per LSAMS and RADAR."

DD/OLS 001666

7092244537	3/21/2013	5:50:58 AM	Vijay Raj	ES	NEPQ3
					<p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 3/18/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$294</p> <p>Total Capitalization = \$1177</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$111   Interim T&amp;I Disbursements = \$0   Total T&amp;I Disbursements During Trial Period = \$1177   Hazard Disbursements During Trial Period = \$1177   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$0   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p>
					<p>Breakdown as Follows:</p>
					<p>(7)</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 1554212536008</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p>
					<p>Discrepancy (NAME, ADD, SSN): none</p>
					<p>"Please note: Litton loan, information updated as per LSAMS and RADAR."</p> <p>Details: r</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 1554212536008</p> <p>Subscriber Code: 3900947</p> <p>Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account.</p>
7092244537	3/21/2013	11:21:09 PM	Rajkumar Singh	RS	ACDVFC

Discrepancy (NAME, ADD, SSN):; none

"Please note: Litton loan, information updated as per LSAMS and RADAR."

Details: x

7092244537	3/21/2013	11:21:11 PM	Rajkumar Singh	RS	CRINQ	CR - CREDIT INQUIRY DISPUTE RECEIVED	
7092244537	3/22/2013	6:22:55 AM	Vijay Raj	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 3/18/2013 Escrow Payment = \$199 Total Deposit = \$875 Shortage / Deposit = \$875 Delinquent Tax = \$0 & I = \$0 (7)	Tax P
7092244537	3/25/2013	3:24:59 AM	Harish Rao	RS	ACDVRC	BWR Automated CDV Control Number: 33281462600311 Subscriber Code: 813P004 Borrower's concern with reporting: Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau: Reporting to Credit Bureau: Verified, hence bwr is responsible. Discrepancy (NAME, ADD, SSN):; Details: . Form Completed and Sent Electronically (it is not mailed); BWR Automated CDV Control Number: 33281462600311 Subscriber Code: 813P004 Borrower's concern with reporting: Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau: Reporting to Credit Bureau: Verified, hence bwr is responsible. Discrepancy (NAME, ADD, SSN):; Details: . INVALID/ERRONEOUS CR DISPUTE	
7092244537	3/25/2013	3:25:03 AM	Harish Rao	RS	ACDVFC		
7092244537	3/25/2013	3:25:20 AM	Harish Rao	RS	CRINV		

7092244537	3/25/2013	4:21:46 AM	Daniel Wesley	RS	ACDVRC	<p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462600301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p> <p>Discrepancy (NAME, ADD, SSN): none Details: dj</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462600301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p>
7092244537	3/25/2013	4:21:55 AM	Daniel Wesley	RS	ACDVFC	<p>Discrepancy (NAME, ADD, SSN): none Details: dj</p> <p>Form Completed and Sent Electronically (It is not mailed);</p> <p>BWR Automated CDV</p> <p>DAVID MAX DAUGHERTY</p> <p>Control Number: 33281462600301</p> <p>Subscriber Code: 9823004</p> <p>Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID.</p> <p>Reporting received from Credit Bureau:DAVID MAX DAUGHERTY</p> <p>SSN: 232-04-9020</p> <p>Reporting to Credit Bureau:Verified, hence bwr is responsible.</p>
7092244537	3/25/2013	4:21:59 AM	Daniel Wesley	RS	CRINQ	<p>Discrepancy (NAME, ADD, SSN): none Details: dj</p> <p>CR - CREDIT INQUIRY DISPUTE RECEIVED</p> <p>NSFLET Requested 03/20/2013</p> <p>Printed 03/25/2013</p> <p>ACKNOWL Requested 03/18/2013</p> <p>Printed 03/25/2013</p> <p>Loan Setup OCR Initiation (1)</p> <p>Loan Setup OCR Completion.</p> <p>(1)</p> <p>(2)</p> <p>New-Escrowed Payment Quote HMP 3 Month Trial Period:</p> <p>Effective Date = 4/1/2013</p> <p>Escrow Payment = \$199</p> <p>Total Shortage = \$406</p> <p>Total Capitalization = \$1180</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-2   Interim T&amp;I Disbursements = \$0   Total T&amp;I Disbursements During Trial Period = \$1177   Hazard Disbursements During Trial Period = \$1177   Flood Disbursements During Trial Period = \$0   Tax Payment #1 During Trial Period = \$0   Tax Payment #2 During Trial Period = \$0   Tax Payment #3 During Trial Period = \$0   Tax Payment #4 During Trial Period = \$0   Delinquent Taxes Due = \$0</p>
7092244537	3/26/2013	7:06:41 PM	Background Processor	FORM		
7092244537	3/26/2013	8:52:06 PM	Background Processor	FORM		
7092244537	4/1/2013	10:54:09 PM	Justin Bryson	SU	LSOURI	
7092244537	4/3/2013	9:31:29 PM	Qureshi Uzma Mohd. Ayub	SU	LSOGR	
7092244537	4/5/2013	6:21:04 AM	Vijay Raj	ES	HEPQ3	<p>Breakdown as Follows:</p>

(7)

7092244537	4/6/2013	6:56:13 AM	Vijay Raj	ES	NEPQ	New-Escrowed Payment Quote: Effective Date = 4/2/2013 Escrow Payment = \$199 Total Deposit = \$986 Shortage / Deposit = \$986 Delinquent Tax = \$0 & I = \$0	Tax P
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(7)

7092244537	4/10/2013	10:57:44 PM	Justin Bryson	SU	LSVALIDI	- This Comment was auto-generated in batch mode. Loan Setup Validation Initiation (1)
7092244537	4/11/2013	9:23:45 PM	Swaphali Agre	SU	LSVALIDC	Loan Setup Validation Completion
7092244537	4/11/2013	9:23:47 PM	Background Processor	ENOT		(1) As of 04/11/2013 Past Due 1,985.32 Curr Due 980.16 Total Due 2,965.48 Requested By Auto-B REQUESTED 30 DAY DEMAND BE SENT
7092244537	4/12/2013	11:58:08 PM	Background Processor	CORR	30DY	Loan Setup review to update level I fields based on loan verification results (1)
7092244537	4/12/2013	11:58:10 PM	Justin Bryson	SU	LSURVM	Loan Setup review to update level I fields based on loan verification results (1)
7092244537	4/16/2013	9:46:48 PM	Syed wardul Hijaz	SU	LSURVMC	Loan Setup review of loan verification results complete; correct based on QC results
7092244537	4/16/2013	9:48:18 PM	Justin Bryson	SU	LSULYPC	Loan Setup review of loan verification results complete; correct based on QC results
7092244537	4/17/2013	7:20:04 PM	Background Processor	CORR	ENLT	(1) Loan Setup Loan Verification PARTIALLY Complete (1) Early intervention letter sent
7092244537	4/18/2013	5:32:15 PM	Alex Lombardo	GC		(1) Account Reported To Credit Bureau (as of 03/30/13)LP1: 01/26/13 UFB: 82,920 Mthly Pmt: 980 Amt Past Due: 1,985 First occurrence: 02/26/13 Status: 71 ( Dlt 1 Pmt ) Original Charge Off Amt: 0 Payment History(24 Mons): 00000000104323BBBBBBBB

DD/OLS 001670